

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of:)	Conf. No.: 1280
)	
Terry H. Beck, et al.)	Examiner: Harish T. Dass
)	
Serial No.: 10/086,406)	Art Unit: 3695
)	
Filed: March 1, 2002)	Docket No.: W3688 1010.1
)	
For: SYSTEM AND METHOD FOR IMAGE)	
BASED ELECTRONIC CHECK)	
PRESENTMENT)	

Mail Stop ISSUE FEE
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Sir:

In the Notice of Allowance mailed April 18, 2011, on pages 3 and 4 of the Paper, the Examiner presented comments in a statement of reasons for allowance. Applicant acknowledges the Examiner's comments but does not concede or admit that the Examiner's comments are accurate or apply to all of the claims, nor that the comments present the only reasons for allowability of the claims.

Respectfully submitted,



Date: June 20, 2011
Atty Docket: W3688 1010.1

Jeffrey R. McFadden
Registration No. 46,916
Womble Carlyle Sandridge & Rice, PLLC
P.O. Box 7037
Atlanta, GA 30357-0037
Tel: (336) 721-3730